UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF TENNESSEE

In re Derrick Barr and Tamia Barr
Debtor

Case No. 07-31857 GWE
Chapter 13

Notice of Mortgage Payment Change

If you filed a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to §1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of Creditor: Ocwen Loan Servicing, LLC

Court Claim No. (if known): 2

Last four digits of any number you use to identify the debtor's account: XXXXX9062

Date of Payment Change:

Must be at least 21 days after date of this notice. 02/01/2012

New total payment:

Principal, interest, and escrow, if any $2,630.31

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☒ No.
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________________

Current escrow payment: $__________ **New escrow payment:** $__________

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No.
☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a statement is not attached, explain why:____________________

Current interest rate: 8.813% **New interest rate:** 8.813%

Current principal and interest payment: $1,595.70 **New principal and interest payment:** $1,605.18

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No.
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ____________________

Current mortgage payment: $__________ **New mortgage payment:** $__________

Part 4: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box

☐ I am the creditor. ☒ I am the creditor's authorized agent.
(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Jeremiah McGuire
Signature

Date: January 5, 2012

Print: Jeremiah McGuire (028150)
First Name Middle Name Last Name

Title Attorney

Company Shapiro & Kirsch, LLP

Address 555 Perkins Road Extended, Second Floor
Number Street

Memphis, TN 38117
City State ZIP Code

Contact phone (901)767-5566

Email

Case No: 07-31857 GWE

UNITED STATES BANKRUPTCY COURT

Certificate of Service

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the court on

Date: January 5, 2012

Chapter 13 Trustee: Sylvia F. Brown

Trustee Address: 200 Jefferson Avenue, Suite #1113, Memphis, TN 38103

Trustee Email:

Debtor's Counsel Name: Bruce A. Ralston, Law Office of Bruce A. Ralston

Debtor's Counsel Address: 119 Racine St., Memphis, TN 38111

Debtor's Counsel Email: attorney@bkmemphis.com

Debtor 1 Name: Derrick Barr and Tamia Barr

Debtor 2 Name:

Debtor's Mailing Address: 4988 Crested Pine Cove, Bartlett, TN 38135

Debtor Email:

/s/Jeremiah McGuire